

United States Bankruptcy Court

Southern District of New York

Case No. **08-36435-cgm**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven Rotello
34 Hawthorne Ave
Warwick, NY 10990

Kim Rotello
34 Hawthorne Ave
Warwick, NY 10990

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-4764

xxx-xx-9031

Employer Tax-Identification No(s).(EIN)[if any]:

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: July 2, 2010

Cecelia G. Morris
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0208-4
Case: 08-36435

User: jlachappe
Form ID: bl8w

Page 1 of 1
Total Noticed: 20

Date Rcvd: Jul 02, 2010

The following entities were noticed by first class mail on Jul 04, 2010.

db/jdb +Steven Rotello, Kim Rotello, 34 Hawthorne Ave, Warwick, NY 10990-1715
ust +United States Trustee, 74 Chapel Street, Albany, NY 12207-2190
cr +Countrywide Home Loans, Inc., c/o McCalla, Raymer, et al., Bankruptcy Department,
1544 Old Alabama Road, Roswell, GA 30076-2102
4571421 CITGO/CBSD, 6497, SIOUX FALLS, SD 57117
4571422 +CITIZENS AUTOMOBILE FIANCE, 1 CITIZENS DR, RIVERSIDE, RI 02915-3019
4571423 +COUNTRYWIDE HOME LOANS, 4500 PARK GRANADA, CALABASAS, CA 91302-1613
4575944 +Citizens Auto Finance, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359
4594712 +Countrywide Home Loans, Inc., c/o McCalla Raymer, LLC., Bankruptcy Department,
1544 Old Alabama Road, Roswell, Georgia 30076-2102
4614738 +Countrywide Home Loans, Inc., Bankruptcy Department, 7105 Corporate Drive,
Mail Stop PTX-C-35, Plano, TX 75024-4100
4571424 +HOME COMINGS FINANCIAL, ONE MERIDIAN CROSSINGS, MINNEAPOLIS, MN 55423-3937
4607294 +MAIL DIRECT OFFICE SOLUTIONS, 515 VALLEY BROOK AVE, LYNDHURST, NJ 07071-1951
4607293 +NEWPORT DATA PRODUCTS, 1 MAPLE ST, EAST RUTHERFORD, NJ 07073-1221
5170149 ++REAL TIME RESOLUTIONS INC, PO BOX 36655, DALLAS TX 75235-1655
(address filed with court: Real Time Resolutions, Inc., 1750 Regal Row, Suite 120,
P.O. Box 36655, Dallas, TX 75235)
4571425 +REDEEMIT, 238 WILLIAM ST, EAST ORANGE, NJ 07017-4324
4585830 +The Bank of NY Trust Co., as successor, to JP Morgan Chase Bank, N.A.,
c/o Homecomings Financial, LLC, 3451 Hammond Avenue, Waterloo, IA 50702-5345

The following entities were noticed by electronic transmission on Jul 02, 2010.

4571419 +EDI: BANKAMER.COM Jul 02 2010 15:48:00 BANK OF AMERICA NA, PO BOX 31681,
TAMPA, FL 33631-3681
4571420 EDI: CHRYSLER.COM Jul 02 2010 15:43:00 CHRYSLER FINANCIAL, P.O BOX 2993,
MILWAUKEE, WI 53201-2993
4596432 EDI: RECOVERYCORP.COM Jul 02 2010 15:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4571426 +EDI: CITICORP.COM Jul 02 2010 15:48:00 SHELL/CITI, PO BOX 6003, HAGERSTOWN, MD 21747-6003
4571427 +EDI: TFSR.COM Jul 02 2010 15:48:00 TOYOTA FINANCE, PO BOX 371339,
PITTSBURGH, PA 15250-7339

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

clrk Clerk of Court, United States Bankruptcy Court, SD
cr GMAC Mortgage, LLC as servicer for The Bank Of Ne
cr Homecomings Financial, LLC
cr The Bank of New York Trust Company, NA as successo
cr* ++REAL TIME RESOLUTIONS INC, PO BOX 36655, DALLAS TX 75235-1655
(address filed with court: Real Time Resolutions Inc, 1750 Regal Row Ste 120, PO Box 36655,
Dallas, TX 75235)

TOTALS: 4, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2010

Signature:

